

# WELCOME

## *To the Kettering Seventh-day Adventist Church*



### Divine Service

Preacher: John Anderson

Sabbath 10<sup>th</sup> February 2018

**Minister:** Pastor Andrew Rashford-Hewitt

Telephone: 07931-732490

**Elders:** John Lewis, John Anderson

**Head Deaconess:** Roma Ohman

### SABBATH SCHOOL

10:00 A.M.

Subject for the 1st Quarter 2018

**'Stewardship:  
Motives of the Heart'**

**Lesson Six**

**"The Marks Of A Steward"**

Discussion Leader:

**Sven Ohman**

**Children's Sabbath School**

Beginners Leader: Regina McDougall

### Divine Service

11:15 A.M.

Preacher: John Anderson

**Call to Worship Source: 47**

*"Be still for the presence of the Lord, the Holy One is here.  
Come, bow before Him now, with reverence and fear.  
In Him no sin is found, we stand on Holy ground.  
Be still, for the presence of the Lord, the Holy one is here."*

Welcome and Introit:

Invocation:

Hymn: 100 "Great Is Thy Faithfulness"

Scripture: Luke 4:1-13

Prayer:

Tithes and Offerings:

Meditational: Angelica McDougall

Story: Told by Angela Anderson

Hymn: 152 "Tell Me The Story Of Jesus"

Sermon: "Get Thee Behind Me Satan -  
God Is My Master!"

Hymn: 309 "I Surrender All"

Benediction:

**Need a Hand?  
Come to church**



*No matter who you are or where you've been,  
you're welcome here.*

*Wherever you are in life, you have a purpose.*

*At this church, we want to help you become the  
person God created you to be.*

### Next Sabbath

Adult Sabbath School: Pastor A. Rashford-Hewitt

Beginners Leader: Regina McDougall

Preacher: Pastor A. Rashford-Hewitt  
Communion

### To Receive the Bulletin

If you do not receive a bulletin by e-mail and would like a copy, please e-mail your request to Sven.

All bulletin items **by Wednesday noon**

To Sven at: ([alansven.ohman@ntlworld.com](mailto:alansven.ohman@ntlworld.com))

Or telephone 01536-390818

**Our Church Website Address:**

<http://kettering.adventistchurch.org.uk>

## Gift Aid

### Part Three

If you have registered for Gift Aid or are planning to do so, there are some factors which will affect some of you. The following is very important, please treat it seriously. Inland Revenue can only legitimately return 'Gift Aid' from the tax that you have paid in any given year. What does that mean? If you have retired and receive a Government Pension or you receive Income Support or Unemployment Benefit or any other form of benefit or you work part-time and are on a low income and pay little or no tax at all; Inland revenue may not have received enough tax from you. This creates a problem. The tax man gives the 'Gift Aid' to the church, but then has to get his money back. So He sends you a tax demand. Rather a shock if you're not expecting it! A number of us have had this 'surprise', including myself. **It is our responsibility** and not Inland Revenue to keep adequate records of the tax we pay each year and the amount we give in Gift Aid.

If you find yourself in this situation, there may be times when you will have to return your tithe and offerings anonymously. That means you will not be able to put your name on the envelope with any money you give. However, if you wish to receive a receipt for your tithe and offering, please mark that clearly on your envelope so that our treasurer Angela Anderson knows and can provide you with a receipt.

*More to follow next column*

## February's Preachers

3<sup>rd</sup> February: Innocent Muza

10<sup>th</sup> February: John Anderson

17<sup>th</sup> February: Pr Rashford-Hewitt (Communion)

24<sup>th</sup> February: Robert McKenzie

3<sup>rd</sup> March: Pastor Andrew Rashford-Hewitt

## Gift Aid

### Part Four

To help you I have given you some figures below. Personal Allowance for Tax purposes for the year 2017-2018 is: £11,500. Personal Allowance for Tax purposes for the year 5<sup>th</sup> April 2018 - 2019 is as follows: £228 per week, £988 per month and **£11,850 per year**. That means you pay **NO** tax if your earnings are less than these amounts. However, for those who wish to return a 10% tithe on the basic amount of £11,850.00 it is £1,185.00. This amount is NOT Gift Aid able. If you do Gift Aid it the tax man will give 20% of £1,185.00 which is £237.00 to the North England Conference, who then send 10 twelfths back to Kettering church. **The Tax man will then send you a tax demand for £237.00.**

Please find on the next page, if you receive this Bulletin by e-mail, or on a separate sheet if you have a hard copy at church; a useful tax, tithe, offerings ratio to income chart.

The red line marks a parity between tax paid and Gift Aid given. If you earn a total of £13,941.22 a year you will pay £418.24 tax in the year 2018-2019. If your combined tithe and offerings amount to £2,370.00 in the same year, the tax man will return via 'Gift Aid' at total of £418.24. Both amounts equal each other.

A good 'rule of thumb' is that anyone earning £14,000.00 or more for the tax year 2018-2019 will be covered if you stay within the amounts you give to the church that are indicated on the chart.

The £34,500 figure that is marked in blue, indicates when you start paying the higher rate of 40% tax on any money above that amount.

I would advise you save this information, it may be of help to you

## Thought For The Day

"The greatest tragedy in the world is that the church doesn't love the world the way God does"

*Unknown*

"When you realize that everything you buy is purchased with a portion of your life, it should make you more careful with the use of money"

*James Dobson*

## For Your Diary

**Prayer Emphasis**, "40 Days of Life", between the 17<sup>th</sup> of February and 5<sup>th</sup> April, in preparation for the Reversing Diabetes outreach. Material has been prepared by the Pastor.

**Communion Sabbath**, 17<sup>th</sup> February, please bring a packed lunch so we can fellowship together. After lunch it is planned to take out the Focus Magazine around the streets of Kettering.

### Reversing Diabetes

Eight weekly sessions: April 5<sup>th</sup>, 12<sup>th</sup>, 19<sup>th</sup>, 26<sup>th</sup>; and May 3<sup>rd</sup>, 10<sup>th</sup>, 17<sup>th</sup>, 24<sup>th</sup>.

Grace Walsh from the North England Conference will be leading out in the church at 7 p.m., or 7:30. Invite your friends.

**Children's Sabbath School Social**, On Sabbath evening 24<sup>th</sup> February the children will be putting on a very special social evening. Start time will be 17:00 prompt. Please come and support the children.

*Please see the Poster on the board*

## Song Service

After Sabbath School there will be a period of singing. Our call to worship; "Be Still For The Presence Of The Lord" will begin immediately the platform party enter.

## Student Accommodation Required

Tia Bodkin is an Adventist young lady who is studying at Bedford University. She has written the following to Kettering church members via our web site.

“Dear Kettering SDA church,

My name is Tia and I am a student studying in my second year at the university of Bedfordshire. Currently I commute to university from London which is financially high and very time consuming. As Kettering, Corby and Wellingborough are not too far from Bedford I am looking for accommodation within those areas as well as Bedford. if anyone within the church knows or has a flat/apartment or studio I am sure I will be interested in looking at the considered options as well as planning to attend the church.

Can you pass this on to the church and if there is anyone that can help let me know by sending offers by email. Please remember that I am a student.

Kind regards,

God Bless  
Tia”

Please communicate direct if you can help.  
Thanks.

[tiabodkin@gmail.com](mailto:tiabodkin@gmail.com)

# Gift Aid Chart

20% of income

|     | <u>Annual Income</u> | <u>Tax Paid</u>  | <u>10% Tithe</u> | <u>Gift Aid on Tithe</u> | <u>5% Offering</u> | <u>Gift Aid on Offering</u> | <u>Total Giving</u> | <u>Total Gift Aid</u> |
|-----|----------------------|------------------|------------------|--------------------------|--------------------|-----------------------------|---------------------|-----------------------|
| *   | <b>£11,850.00</b>    | <b>£0.00</b>     | <b>£1,185.00</b> | <b>£237.00</b>           | <b>£592.50</b>     | <b>£118.50</b>              | <b>£1,777.50</b>    | <b>£355.50</b>        |
|     | £12,000.00           | £30.00           | £1,200.00        | £240.00                  | £600.00            | £120.00                     | £1,800.00           | £360.00               |
|     | £12,500.00           | £130.00          | £1,250.00        | £250.00                  | £625.00            | £125.00                     | £1,875.00           | £375.00               |
|     | £13,000.00           | £230.00          | £1,300.00        | £260.00                  | £650.00            | £130.00                     | £1,950.00           | £390.00               |
|     | £13,500.00           | £330.00          | £1,350.00        | £270.00                  | £675.00            | £135.00                     | £2,025.00           | £405.00               |
| **  | <b>£13,941.22</b>    | <b>£418.24</b>   | <b>£1,394.12</b> | <b>£278.82</b>           | <b>£697.06</b>     | <b>£139.41</b>              | <b>£2,091.18</b>    | <b>£418.24</b>        |
|     | £14,000.00           | £430.00          | £1,400.00        | £280.00                  | £700.00            | £140.00                     | £2,100.00           | £420.00               |
|     | £14,500.00           | £530.00          | £1,450.00        | £290.00                  | £725.00            | £145.00                     | £2,175.00           | £435.00               |
|     | £15,000.00           | £630.00          | £1,500.00        | £300.00                  | £750.00            | £150.00                     | £2,250.00           | £450.00               |
|     | £15,500.00           | £730.00          | £1,550.00        | £310.00                  | £775.00            | £155.00                     | £2,325.00           | £465.00               |
|     | £16,000.00           | £830.00          | £1,600.00        | £320.00                  | £800.00            | £160.00                     | £2,400.00           | £480.00               |
|     | £16,500.00           | £930.00          | £1,650.00        | £330.00                  | £825.00            | £165.00                     | £2,475.00           | £495.00               |
|     | £17,000.00           | £1,030.00        | £1,700.00        | £340.00                  | £850.00            | £170.00                     | £2,550.00           | £510.00               |
|     | £17,500.00           | £1,130.00        | £1,750.00        | £350.00                  | £875.00            | £175.00                     | £2,625.00           | £525.00               |
|     | £18,000.00           | £1,230.00        | £1,800.00        | £360.00                  | £900.00            | £180.00                     | £2,700.00           | £540.00               |
|     | £20,000.00           | £1,630.00        | £2,000.00        | £400.00                  | £1,000.00          | £200.00                     | £3,000.00           | £600.00               |
|     | £24,000.00           | £2,430.00        | £2,400.00        | £480.00                  | £1,200.00          | £240.00                     | £3,600.00           | £720.00               |
|     | £28,000.00           | £3,230.00        | £2,800.00        | £560.00                  | £1,400.00          | £280.00                     | £4,200.00           | £840.00               |
|     | £34,000.00           | £4,430.00        | £3,400.00        | £680.00                  | £1,700.00          | £340.00                     | £5,100.00           | £1,020.00             |
| *** | <b>£34,500.00</b>    | <b>£4,530.00</b> | <b>£3,450.00</b> | <b>£690.00</b>           | <b>£1,725.00</b>   | <b>£345.00</b>              | <b>£5,175.00</b>    | <b>£1,035.00</b>      |
|     | £35,000.00           | £4,730.00        | £3,500.00        | £700.00                  | £1,700.50          | £350.00                     | £5,250.00           | £1,050.00             |

\* **£11,850.00** This is the amount you will be able to earn in the tax year 2018 - 2019, without paying tax

\*\* **£13,941.22** This is the amount of income where your tax equals your Gift Aid. Notice the **£418.24** in both Columns 2 and 8

\*\*\* **£34,500.00** This is where you start paying 40% tax on your income - a blessed place to be